The Real Estatement

Vol. 24 No. 1 February 2005

Comments from the Chair

New Opportunities in Education



by Bob Jones, Commission Chairman

The 2004 legislature passed a new section of Real Estate Code that allows for all fine monies to be placed in a special account for education to benefit Real Estate Licensees. This new code took effect July 1 of 2004. As of July 1, 2005 we will know how much money has been collected for the fiscal year. We will then be able to prepare a budget to submit to the leg-

islature in 2006 for how that money will be spent.

We will be looking for any areas that would be of special benefit to the licensees. If you have any areas of concern or areas where you feel additional courses would be helpful please write or email the Idaho Real Estate Commission with your ideas.

The Commission has no preconceived notion of how this money will be spent, other than to decide what will benefit the largest number of our licensees. The Commission may develop the courses or we may contract with private industry to prepare the courses. We will be looking for the most cost effective way to prepare and provide the courses for all licensees. In fact, our staff will be developing a survey for our schools, instructors, and licensees so we can gather input from all segments of our

industry. Watch for it on our website at www.irec.idaho.gov.

Potential topics may include Risk Reduction, Buyer Agency, and Disclosure. We are also looking into revamping our Broker Pre-License courses to make them more relevant for the changes that have taken place in our industry. As I already mentioned nothing is set in stone and we are asking for your help in determining where you would like your license monies spent. Now is the time to let us know where you feel the emphasis is needed. It's your money so help us spend it in a way that will be of the most benefit to you.

We welcome you to come to a Commission meeting and see how we function. Not only do the licensees who attend find it interesting, you can earn elective Continuing Education credits for being there.

License Stats as of January 1, 2005

Active (brokers and sales)
Active brokers
Active sales
Inactive (brokers and sales)
Inactive brokers
Inactive sales
Active Companies

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The Real Estatement is an official publication published semiannually by the Idaho Real Estate Commission.

Articles by outside experts express the author's particular viewpoints. These opinions are not necessarily shared by the Commission, nor should they be mistaken for official policy. The articles are included because we feel they will be of interested to the readers. Submissions are solicited. However, articles should not exceed 500 words and may be edited as space and content demand.

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New Staff Members

The staff of the Commission welcomes:

- Mystina Hill, Education Department Assistant. Mysti replaces
 Marty Gunter as the Administrative Assistant to the Education Director.
- Jesama Rosensweig, Education Department. Jes replaces Jennifer Bonilla who has been promoted to Administrative Assistant to the Executive Director.
- · Mindy Thede, License Depart-

ment. Mindy replaces Pat Zaske who recently retired.

Our Commission Auditor, Nancy Mescaros, has moved from the area, leaving that position vacant.

Our long standing Education Director Jillora Randall left the Commission after more than 15 years service, to accept a job with the Idaho Association of Realtors. The Commission plans to have a replacement hired by the end of February.

Have you been to our website?

www.irec.idaho.gov

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2005 Legislative Package



by Donna Jones, Executive Director

This year the Commission will be presenting three bills to the Idaho Legislature in January 2005. All these bills are available in full for your review on the Commission web site at http://www.irec.idaho.gov. We welcome any comments or questions you may have. The following is a short synopsis of each bill:

S-1009 - Errors & Omissions (E & O) Insurance

This legislative proposal would increase the maximum premium cap for E & O insurance from \$140 to \$200 per licensee per year. IREC expects a premium increase when the contract comes up for renewal in October 2005. Raising the cap does not mean the premium will automatically be raised to the maximum amount when we go out for bid, but the Commission is concerned we will not be able to renew the contract within the current cap, and therefore seeks to have the cap raised so that IREC can continue with the group insurance program.

S-1008 - Requirements for Designated Brokers and Branch Office Managers.

This legislative proposal would make completion of the Business Conduct and Office operations class a prerequisite to becoming licensed as a Designated Broker or Branch Office Manager within five years of application. It would also require that any Branch Office Manager be licensed as an associate broker, rather than merely having a salesperson's license plus two years experience.

Currently licensed Idaho designated brokers will not be impacted. However, associate brokers will have to take the BCOO course before becoming licensed as a designated broker, as will an out-of-state broker seeking to become an Idaho designated broker under a reciprocal licensing agreement.

The bill also raises the bar for branch office managers, requiring they be licensed at associate broker level, rather than merely having a salesperson's license plus two years experience. This increased level of licensing is necessary because branch office managers are given responsibility for trust accounts and original transaction files, yet no knowledge of these subjects is now required. Currently licensed branch managers will be allowed a full year to obtain that license.

S-1010 - Housekeeping Bill

It has become customary for the Commission to roll out a bill each year to correct inconsistencies; move administrative rules into the statute; and update provisions to conform to current technology, business practices, and changes in state law.

Continuing Education Certification

This bill clarifies the education requirements for renewing an active real estate license, and the consequences and penalties for a licensee who renews his license without first having met those requirements.

In an effort to reduce confusion on

the part of our licensees, the wording has been changed to state that licensees renewing an active license must complete the Commission Core Course, plus 16 hours of CE elective coursework.

Certification of Completion-A renewing licensee who certifies he completed his CE requirements – when in fact he did not – can have his license immediately inactivated, and he will not have the license reactivated until all requirements are completed. In addition, the licensee may be subject to disciplinary action.

The bill also makes changes concerning the certification requirements for instructors and providers of real estate education by shifting responsibility to the real estate schools to ensure that the courses they offer for continuing education credits are taught by competent instructors.

The bill also clarifies that a licensee leaving a firm must notify the former broker no less than **three** days after leaving, and that notice to the Commission, alone, will not satisfy this duty.

Finally, this proposal authorizes brokerages and professional associations to restrict their certified course offerings to members.

Taking Your Chances with the CE Audit? NOT a Good Idea!

The Real Estate Commission is experiencing increasingly higher percentages of licensees who are noncompliant on their continuing education (CE) requirements. Initial fines for noncompliance were in the \$250 range, plus the costs associated with the administrative action. Now fines are ranging \$500 and higher, with recent fines from \$750 to \$1000 and a three month suspension of license. Commissioners are considering the imposition of even higher fines as well as the immediate inactivation of your license if you cannot provide proof of CE course completion. Remember that when you renew your license, you must certify that you have taken the required number of continuing education hours to allow you to renew your license. Upon renewal you have certified that you have taken the Com-

mission Core (currently four hours) plus 16 hours of CE elective courses.

The CE program changed to a selfcertification program two years ago. This changed the process from requiring you to submit copies of your certificates of course completion and put you, our licensee, on the honor system, allowing you to 'certify' that you have met your CE requirements. This change was made to allow you the convenience of our on-line services twenty-four hours a day, seven days a week. The on-line services allow you to renew your license and conduct other business, while freeing up time for the Commission to provide more diversified CE Courses and additional education opportunities to Idaho's licensees.

The Commission is standing up for the licensee that is committed and serious about our profession. If you are among 85% of our licensees who complete their continuing education requirements on time, THANK YOU! For the other 15% of Idaho's real estate licensees that want to take the chance of a CE Audit, prepare to pay the piper!

Helpful hints for CE:

- 1. Take it early! You can take CE any time during your two-year renewal period.
- Keep your certificates! That way when/if you are audited you can furnish a copy to the Commission.
- 3. Check out http://www.irec.idaho. gov/edcorner/index.html for CE course schedules and options.

A Great Future for Real Estate Agents and Brokers!

by Gail Heist Education Council Chair

Module 1 and 2

After six months of the new Module 1 and Module 2 pre-licensing courses being required for new agents, there is a lot of great feedback suggesting that new agents are better prepared to start their career in real estate. After all the work that went into the two pre-license courses it has been very rewarding for the Education Council to hear this type of feedback.

Train the Trainer Workshop

The annual Train the Trainer Workshop has become very popular for more than just instructors and is scheduled for May 24-25, 2005. The workshop facilitators are nationally recognized and the courses are excel-

lent and worth the time and money spent. This workshop also counts for continuing education elective credit.

Broker Education Program

The Broker Education Program is in need of review and updating. The Education Council is very interested in any suggestion you, as an agent or broker, may have about the revision of these course or even the addition of additional courses. Please direct your suggestions to either the Real Estate Commission or the Education Council Member in your area.

New Instructors

The Education Council is currently recruiting new instructors for both pre-licensing courses. The greatest need is in the Pocatello and Idaho Falls area. If you are interested in

teaching, please contact the Real Estate Commission or any Education Council Member and a packet will be mailed to you.

Core Course

The education council is happy to be seeing more agents and brokers taking the Commission Continuing Education Core course every year. This course changes every July 1 and is a very easy way to keep up with major changes in Legislation, Case Law and Hot Topics. When you take more than one Commission Core Course in your two-year renewal period (example: Core 2003 and Core 2004), the second core course counts as an elective class.

Have a great year of education and thank you for helping to raise the level of professionalism in Real Estate

Hey, Get a CLUE

By Terry Ruettgers, Chief Investigator, IREC

No, I'm not putting you down, but I am suggesting that you consider obtaining a CLUE report the next time you list or sell a house. More and more insurance companies are canceling insurance coverage on properties after the closing because of information contained in a CLUE report.

What is CLUE? It stands for Comprehensive Loss Understanding Exchange, and is operated by Choice-Point Asset, Atlanta, Georgia.

Insurance companies provide claimant and claim information to Choice-Point Asset, even claim inquiries from policyholders where no claims were actually filed.

So what's so important about a CLUE report? This report contains information about the property and the insured, and contains adverse information going as far back as seven years. It shows the number of claims filed by the insured, and the number of claims filed on a specific property. When a buyer orders a new insurance policy, a CLUE report is pulled on

the property and the buyer as well. If either the potential buyer or property has more than 3 claims filed within the last 5 years, the policy is considered at risk and subject to cancellation, or it may just not be written.

Some financial experts are now suggesting that a homeowner should consider the amount of the deductibles, as well as other facts before even calling an insurance claim agent, especially if it involves water damage. It is no secret that insurance companies are reacting to water damage and mold related claims by refusing coverage, cutting back on coverage limits, placing high deductibles, and then increasing premiums. Every Idaho insurance agent I talked with had at least one water damage story to tell me.

There are more and more stories of deal killers due to CLUE reports coming out late in the transaction process. So how can you help the situation?

Have your seller obtain a CLUE report from his insurance agent. One insurance agent told me they use free CLUE reports as a marketing tool. The report takes 2-5 minutes to run and the company picks up the cost.

The seller can also request a CLUE report direct from ChoicePoint Asset at a cost of \$9.00 by mail or \$12.95 by electronic report. Their web site is www.choicepoint.com. One problem with the consumer ordering the report directly is the lack of, or a slow response from ChoicePoint in sending the report.

In Idaho a homeowner's policy can be canceled at any time by the insurance company for adverse information found in a CLUE report, unlike automobile policies that have a 60-day cancellation window. When this happens, the insurance company must disclose the reason they are canceling the policy as well as the adverse information contained in the CLUE report. Some states require the insured to be given a free copy of the CLUE report, but Idaho doesn't have this requirement. While property insurance can, in most cases still be obtained, the premiums can be almost twice the normal cost and the deductibles will be higher.

So get a CLUE — or have your seller obtain one. You won't be caught with your license down.

Formal actions issued by the Idaho Real Estate Commission:

Badell, Linda L., associate broker and the former designated broker for Classic Realty in Ketchum. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her Continuing Education in a timely manner. Given a formal reprimand; ordered to pay a civil fine of \$500; and required to pay the costs and attorney's fees.

Ball, Donald L., sales associate with Venture Real Estate in Potlatch. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his Continuing Education in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees.

Benoit, David Lee, sales associate with Holland Realty, Inc., in Boise. Stipulated to violations of Idaho Code sections: 54-2051(4)(a - failure to make certain all terms and conditions of the real estate transaction are put in writing; 54-2060(2) - engaging in a continued course of misrepresentation; 54-2087(2) - failure to exercise reasonable skill and care on behalf of the client; 54-2087(3)(a) - failure to promote the best interests of the client in good faith by not disclosing to the client all adverse material facts known to the licensee. Given a formal reprimand; ordered to pay a \$3,500 civil fine; required to

pay the costs and attorney's fees; and required to successfully complete an Agency Course and a live Business Conduct and Office Operations course.

Berg, Donna M., sales associate with Holland Realty, Inc., in Boise. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) failure to obtain her Continuing Education in a timely manner. Given a formal reprimand for her actions; required to pay a civil fine of \$500 and to pay the costs and attorney's fees.

Burch, Norene, an unlicensed person believed to be an employee of Clearwater Investments, Inc., in Orofino. Stipulated to violations of Idaho Code section 54-2002 as defined by 54-2004(30) - License required; and subject to jurisdiction to the Commission to discipline

Frequently Asked Questions

Question: Someone told me that getting my sellers involved in a "short sale", may not be the best thing I can do for them, is that true?

Answer: That all depends, you should be advising them that a "short sale" means their lender accepts a payoff of less than the full amount. The IRS considers the amount of debt the lender "forgives" income. The lender will send them a Form 1099 reporting the income. The tax consequences of a "short sale" can be severe, and the sellers need to make their own decisions based on this information. The Real Estate Commission considers these tax consequences to be an adverse material fact that you must disclose.

Question: I am changing office affiliation. Can I just assign all of my listings to my new office?

Answer: No! All of your representation agreements, including buyer's agreements, are the property of the broker you are currently with. You should refer to your employment agreement to see how such matters are to be handled. You can also negotiate with your broker to allow you to take some, or all, of your clients with you. If you are allowed to take clients with you the following procedure must be followed. The original broker must release all of the contracts you are taking, and you must originate new listing agreements after you are officially licensed at your new office. We appreciate that some

clients may elect to stay behind, as is their choice, and that others may gain a release, then refuse to sign up with you.

Question: I am buying a property for my own use, can I just forego my share of the sales commission in order to achieve a better purchase price?

Answer: Maybe! Remember that, unless you are a designated broker, you cannot accept a sales commission from anyone other than your designated broker. Without prior written permission from your broker, you cannot take control of the sales commission, which includes negotiations with it.

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under 54-2059(1). Ordered to pay a civil fine of \$2,500; and pay the costs and attorney's fees.

Caine, Riki L., sales associate currently with 1st Choice Properties, Inc., in Boise and prior with Re/Max Mountain West in McCall. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her Continuing Education in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; required to complete CE requirements by September 10, 2004, or her real estate license will be suspended; and to pay the costs and attorney's fees. On 9/10/04, her license was suspended. On 10/21/04, her license

Disciplinary actions, cont'd from previous page

was reinstated.

Carey, Tammy Kaye, currently the designated broker with Carey Realty in Orofino, and formerly an associate broker with Carey Realty. Stipulated to violations of Idaho Code sections 54-2051(4)(b)-(g) - errors in preparation of Purchase and Sale Agreements; 54-2054(2) & (3) - fee splitting with an unlicensed person and allowing a finder's fee to be paid to an unlicensed person; 54-2084 - failure to obtain a Seller Representation Agreement; 54-2085(4) - incorrectly completing the Agency Confirmation statement. Given a formal reprimand for her actions; her real estate license is suspended from November 1, 2004-November 30, 2004; required to successfully complete a Real Estate Law course prior to the reinstatement

of her license; ordered to pay a \$2,500 civil fine; and required to pay the costs and attorney's fees.

Coffey, Kenneth L., sales associate with Windermere Real Estate/ Richard B. Smith, Inc., in Boise. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his Continuing Education in a timely manner. Given a formal reprimand for his actions; required to pay a civil fine of \$500 and costs and attorney's fees.

Coleman, Michael T., designated broker with Coleman Company in Meridian and formerly with John L. Scott-Boise. Stipulated to violations of Idaho Code sections: 54-2046(4) - disbursing a sales commission to an agent prior to closing without written

Contact a Council Member in Your Area

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permission from the parties; 54-2054(9) - collecting a fee from Coleman Company rather than John L. Scott-Boise in a transaction; 54-2056(5) - failure to turn over Reservation Agreements to John L. Scott-Boise prior to transferring his license to Coleman Company; 54-2060(2) - engaging in a continued course of misrepresentation; 54-2060(11) engaging in dishonest and dishonorable dealings. Given a formal reprimand for his actions; ordered to pay a civil fine of \$5,000; required to pay the costs and attorney's fees; and required to successfully complete a Real Estate Law course and a Salesperson Prelicensing Module 2 course within 6 months.

Elledge, Jeanette M., sales associate with Hill Real Estate Agency in Boise. Stipulated to violations of Idaho Code

sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her Continuing Education in a timely manner. Given a formal reprimand; ordered to pay a civil fine of \$500; and required to pay the costs and attorney's fees.

Flanagan, Daniel F., associate broker with Century 21 Beutler & Associates in Coeur d'Alene. Stipulated to violation of Idaho Code section 54-2086(1)(d) - failure to disclose an adverse material fact that he reasonably should have known. Given a formal reprimand for his actions; ordered to pay a civil fine of \$3,500; required to pay the costs and attorney's fees and required to successfully complete a Real Estate Law course within 6 months.

Goldman, Michael F., designated broker with Boise Real Estate in

License Lottery Winners

Feeling lucky? If you renew online, your name is entered once in the monthly drawing for the license lottery. If you also print your license online, it will be entered a second time. What do you have to lose? Give it a try and see how easy on-line renewal can be.

These lucky licensees were awarded a refund of their license fees for renewing their license on-line.

January-July 2004: Valerie J. Jones, Holland Realty, Boise. July 2004: Bryce N. Walker, Emmett 1 Real Estate, Emmett. August 2004: Belinda McNamara, Coldwell Banker Aspen Realty, Nampa. September 2004: Cynthia Harper Miley, Windermere Real Estate, Sun Valley. October 2004: Gisela Light, Century 21 Southern Idaho Realty, Mountain Home. November 2004: Steve Taggart, Advantage Realty Referrals, Inc., Idaho Falls. December 2004: Jeanette C. Newbold, Sel-Equity, Boise.

Boise. Stipulated to violations of Idaho Code sections 54-2060(10) and 54-2023(10(a) - failure to obtain his CE in a timely manner; and 54-2060(7) - falsifying a renewal application. Given a formal reprimand; real estate license suspended for 3 months effective 7/22/04; ordered to pay a civil fine of \$1,000; and required to pay the costs and attorney's fees.

Greif, Richard I., sales associate with Re/Max Tri-Cities LLC in Fruitland. Commissioners determined that he had violated Idaho Code sections 54-2085(3 - failure to prepare required representation agreement; 54-2051(4) - preparing purchase and sale agreements that are missing terms and conditions; 54-2087 - failure to promote the buyer/client's best interest and failure to disclose to

Attention All Brokers Important New Online Licensing Changes

The new online licensing system has been designed to allow greater protection for your personal information. You will use an Access Idaho username and password to access your IREC licensing information. After creating a username and password, you then associate your licensing information to the username and password.

Once you've established your Access Idaho username & password and associated your IREC licensing information to that username, you can change the association key for privacy reasons. If you wish to prevent someone who knows your personal information and/or your current "association key," you need only change your personal "association key."

Office Managers, you can create a user name and password for yourself and then associate any number of licensees to your Access Idaho account as long as you know the license number and correct association key.

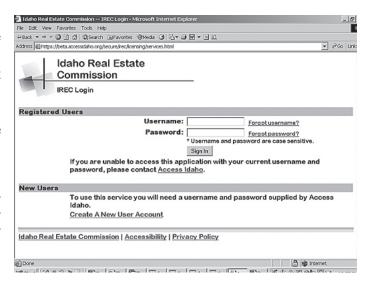
Logging on to IREC Online Licensing Services

- 1. **Browse** to the Idaho Real Estate Commission Web site at http://irec.idaho.gov
- 2. **Click** on the "Online Renewal & Services" hyperlink at the bottom of most IREC web site pages.
- 3. **Read** the information provided.
- 4. **Click** on any of the hyperlinks provided to access the online services you wish to use.

Creating a New User Account

Follow these instructions to establish a new username and password. If you already have an Access Idaho username and password then skip to "Associating License Information to a Username (first time)".

- 1. **Access** the IREC online services page.
- 2. Click on Create New User Account.
- 3. **Enter** a username. Use any format that you wish.
- 4. **Enter** your name



Licensing Changes continued on the top of the next page

the buyer all adverse material facts; and 54-2060(12) - reckless conduct in his conduct to the buyer/client. The Commissioners imposed the following disciplinary action: he was given a formal reprimand for his actions; he was ordered to pay a \$3,500 civil fine by 9/20/04; he is required to pay the costs and attorney's fees not to exceed \$10,000, and to be deterined.

Hamann, Neil J., sales associate with Coldwell Banker Aspen Realty in Boise. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his Continuing Education in a timely manner. Given a formal reprimand for his actions; ordered to

pay a civil fine of \$500; and to pay the costs and attorney's fees.

Hudson, Deborah O., sales associate with Sel-Equity Real Estate in Boise. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her Continuing Education in a timely manner; and 54-2060(7) - falsifying her renewal application. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees.

Hutchison, Janice W., designated broker with Alpine Realty in Twin Falls. Stipulated to violations of Idaho Code sections 54-2053(4) - misleading advertising; and 54-2060(2) - continued course of misrepresentation. Given a formal reprimand for her actions;

required to pay a civil fine of \$500; and the costs and attorney's fees.

Kasten, William C. "Bill", sales associate with Hess Real Estate Services Stipulated to violation of Idaho Code sections 54-2045(4) - failure to immediately deliver all consideration (earnest money) received by a sales associate in connection with a real estate transaction to the broker or brokerage; 54-2060(4) - failure to keep adequate records of all property transactions; 54-2060(6) - acting as a real estate agent under an assumed name; and 54-2060(12) - gross negligence or reckless conduct in a regulated real estate transaction. Given a formal reprimand for his actions; required to pay a civil fine of \$1,500; ordered to pay the costs and attorney's fees; and must suc-

Disciplinary actions, cont'd from previous page

- 5. **Enter** your telephone number
- 6. **Enter** your e-mail address (Your new password will be emailed to this address. And if you forget your username or password in the future and you click on the "Forgot" links, the information will be emailed to this e-mail address.)
- 7. Wait a few minutes to receive your temporary password. Once you receive the password, login and continue with the next step.

Associating License Information to a Username (first time)

- 1. Enter your license number, (the number that appears after the SP, DB, AB, etc.) i.e., for SP00000303, type 303 in the **License Number** field.
- 2. Unless you have changed it, the Association Key will be your birthdate in the format MMDDYY (i.e., May 4, 1950 will be 050450) followed by the last four digits of your social security number.

Accessing Your User Account

- 1. Access the IREC online services page.
- 2. Type your Username and Password then click on **Sign In**.

NOTE: If you have more than one licensing record associated with your username, select the licensee you are processing online functions for.

Select the online service you wish to use.

Office Managers

- If you are associated with more than one licensee, select the licensee for whom you are performing licensing functions when you logon.
- 2. To perform licensing functions for another licensee, click **Add Another Licensee**.
- 3. To remove a licensee that you are authorized to process online licensing for, click on the **Remove** link at the right of the licensee's name.

cessfully complete a Real Estate Law course.

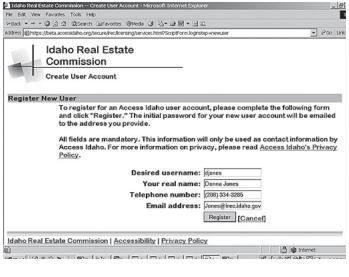
Kirtland, Sherri L., sales associate with Canyonside Realty Inc. Homes-Land in Jerome and formerly with Magic Valley Realty, Inc., in Twin Falls. Stipulated to violation of Idaho Code sections 54-2087(1) - failure to perform the terms of the written agreement with the client; 54-2087(4) - failure to account for money or property placed in the care and responsibility of the brokerage; 54-2060(12) and 54-2060(10) - gross negligence or reckless conduct. Given a formal reprimand for her actions; ordered to pay a civil fine of \$1,500; required to pay the costs and attorney's fees; and required to successfully complete a Real Estate Law course.

Lunceford, Margaret B., currently the designated broker for Fox Creek Realty in Ketchum and previously the designated broker with Preferred Sun Valley Properties. Stipulated to a violation of Idaho Code section 54-2038(1)(a) - failure to supervise. Given a formal reprimand for her actions; required to pay a civil fine of \$250; and the costs and attorney's fees.

Lyons, Robert P., sales associate with Re/Max Mountain West in McCall and formerly with Clark Real Estate. Stipulated to violations of Idaho Code sections 54-2060(10) and 54-2056(5) - interfering with a contract belonging to the brokerage. Given a formal reprimand; ordered to pay a civil fine of \$500; and required to pay the costs and attorney's fees.

Martin, Samuel E., sales associate with DK Commercial LLC in Eagle. Stipulated to violations of sections 54-2060(10) and 54-2061(1)(a) - conviction of a felony. Given a formal reprimand for his actions; his real estate license is suspended for a period of 5 years and concurrently with the Court's Judgment of Conviction and Retaining Jurisdiction. Suspension can be suspended if he successfully completes his initial 180-day custody rider period, and he complies with his probation. He is required to pay the costs and attorney's fees.

Miles, Michael W., associate broker with High Desert Realtors GMAC Real Estate in Idaho Falls. Stipulated to violations of Idaho Code sections 54-2050(1)(b) - failure to include legal description in Seller Representation





Agreement; 54-2051(4)(g) - failure to include legal description in Purchase and Sale Agreement; 54-2060(12) - gross negligence or reckless conduct; 54-2087(2) - showing and selling the buyer two (2) parcels of land, when only one was available; 54-2088(1) - failure to obtain consent to Limited Dual Agency. Given a formal reprimand; required to pay a civil fine of \$1,000; required to pay the costs and attorney's fees; required to successfully complete a Broker Law course.

O'Keefe, Dennis J., designated broker for O'Keefe Real Estate in Garden City. Stipulated to violations of Idaho Code sections 54-2060(10) and 54-2023(10(a) - failure to obtain his CE in a timely manner; and 54-2060(7) - falsifying a renewal application. Given a formal reprimand; ordered to pay a civil fine of \$750.00; and required to pay the costs and attorney's fees.

Oldenkamp, Geoffrey R., sales associate with Silverhawk Realty LLC in Caldwell. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) failure to obtain required CE in a timely manner. Given a formal reprimand; required to pay a civil fine of \$250, and costs and attorney's fees.

Olson, Darrel; and Clearwater Investments Inc., an unlicensed individual and entity, in Orofino. Stipulated to violations of Idaho Code section 54-2002 as defined by 54-2004(30) - License required; and subject to jurisdiction of the Commission to discipline under 54-2059(1). Ordered to pay a civil fine of \$2,500; and pay the costs and attorney's fees.

Powell, Karla I., formerly know as Karla I. Brower, sales associate with Century 21 Advantage in Idaho Falls and formerly with ERA Archibald-Reece Real Estate in Rigby. Stipulated to violation of Idaho Code section 54-2060(10) - failure to comply with a Final Order. Given a formal reprimand for her actions; her real estate license is suspended for 3 months; she is required to pay the costs and attorney's fees; her real estate license will be reinstated only after she has completed a Real Estate Finance course and has paid the costs and attorney's fees.

Rookstool, Mary "Jo", sales asso-

ciate with Select Properties, LLC in Weiser. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain her Continuing Education in a timely manner. Given a formal reprimand for her actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees.

Rutherford, Stacey B., currently associate broker with Sun Valley Brokers LLC, in Sun Valley and previously with Preferred Sun Valley Properties in Ketchum. Stipulated to violations of Idaho Code sections 54-2054(2) - fee splitting with unlicensed entity; and 54-2054(9) - not accepting payment directly from her designated broker. Given a formal reprimand for her actions; required to pay a \$500 civil fine; and costs and attorney's fees.

Salazar, Erasmo A. "Raz", sales associate with Gem State Realty, Inc., in Twin Falls. Voluntary surrender and permanent termination of his Idaho real estate license.

Schoenwald, Richard "Dick" G., sales associate with Coleman Company in Meridian and formerly with John L. Scott-Boise. Stipulated to violations of Idaho Code sections: 54-2054(9) - collecting a fee from Coleman Company rather than John L. Scott-Boise in a transaction; 54-2056(5) - failure to turn over Reservation Agreements to John L. Scott-Boise prior to transferring his license to Coleman Company; 54-2060(2) - engaging in a continued course of misrepresentation; 54-2060(11) engaging in dishonest and dishonorable dealings. Given a formal reprimand for his actions; ordered to pay a civil fine of \$3,500; required to pay the costs and attorney's fees; and required to successfully complete a Real Estate Law course and a Salesperson Prelicensing Module 2 course within 6 months.

Scott, Stanley H., designated broker for Scott's Desert Sun Realty, Inc., in Mountain Home. Stipulated to violations of Idaho Code sections 54-2048(1) - failure to ensure the correctness of closing statements; 54-2051(4)(b) - misrepresenting the earnest money; 54-2054(5) and 54-2060(8) - use of a double contract; 54-2060(2) - engaging in a continued course of misrepresenta-

tion; 54-2084 - assuming agency representation which was not put in writing; 54-2087(3)(a) - failure to disclose adverse material facts. Given a formal reprimand for his actions; ordered to pay a civil fine of \$3,500; required to pay the costs and attorney's fees in this administrative actions; and required to successfully complete a Real Estate Finance course and Real Estate Law course within 6 months.

Sofro, John A., sales associate with The Kirk Group in Ketchum and formerly with Associated Brokers of Sun Valley. Stipulated to violation of Idaho Code sections 54-2051 (1) - failure to present offers to purchase property or any interest therein as soon as practicable; 54-2060 (10) and 54-2085 (3) - acting as a Limited Dual Agent without a Buyer Representation Agreement. Given a formal reprimand for his actions; ordered to pay a civil fine of \$1,500; required to pay the costs and attorney's fees for this administrative action; required to successfully complete a live Business Conduct and Office Operations course.

Spicer, Jack E., Jr., sales associate with American Realty Inc. in Boise. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) failure to obtain his Continuing Education in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees.

Stroble, Janet E., currently an associate broker with Carey Realty in Orofino and formerly the designated broker with Carey Realty. Stipulated to violations of Idaho Code sections 54-2038(1)(a) and Commission rule 304 - failure to supervise the actions of a salesperson; 54-2048(3)(b) - failure to obtain a Seller Representation Agreement; 54-2051(4)(b)-(g) - errors in preparation of Purchase and Sale Agreements; 54-2054(2) & (3) - fee splitting with an unlicensed person and allowing a finder's fee to be paid to an unlicensed person. Given a formal reprimand for her actions; ordered to pay a civil fine of \$2,500; required to pay the costs and attorney's fees in this administrative action; and required to successfully complete a Brokerage Management

course within 6 months.

Swehosky, Barbara H., sales associate with Keller Williams Realty Coeur d' Alene and formerly with Century 21 Beutler & Associates in Coeur d'Alene. Stipulated to violation of Idaho Code sections 54-2051(4)(a) - failure to make certain all terms and conditions of the real estate transaction are in writing; 54-2060(4) - failure to keep adequate records; 54-2060(10) and 54-2087(2) - failure to exercise reasonable skill and care. Given a formal reprimand for her actions; ordered to pay a civil fine of \$3,500; required to pay the costs and attorney's fees for this administrative action; and required to complete a Real Estate Law course and an Agency course within 6 months.

Tompkins, Darin W., sales associate with Asay Real Estate LLC in Meridian. Stipulated to violation of Idaho Code sections 54-2023(1)(a) and 54-2060(10) - failure to obtain his Continuing Education in a timely manner. Given a formal reprimand for his actions; required to pay a civil fine of \$500 and \$125 costs and attorney fees.

Waite, Michael L., sales associate with Keller Williams Boise. Stipulated to violation of Idaho Code section 54-2061(1)(a) - conviction of a felony. Given a formal reprimand; his real estate license is suspended for 5 years with the suspension withheld provided he complies with his probation and does not violate license law. Required to pay the costs and attorney's fees.

Ward, Chad V., designated broker with Chad V. Ward Real Estate Company in Boise. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) failure to obtain his Continuing Education in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attorney's fees.

Wilhelm, H. Laverl, sales associate with L P Link Associates Inc. in Hayden, Idaho. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) failure to obtain his Continuing Education in a timely manner. Given a formal reprimand for his actions; ordered to pay a civil fine of \$500; and to pay the costs and attornev's fees.

Wilson, Raina Ann, sales associate with Re/Max West in Boise. Stipulated to violations of Idaho Code sections 54-2023(1)(a) and 54-2060(10) failure to obtain required CE in a timely manner. Given a formal reprimand; required to pay a civil fine of \$250, and costs and attorney's fees.

Designated brokers and salespersons issued a civil penalty fine for violation of sections 54-2002, 54-2018(2), and 54-2060(10), Idaho Code - failure to renew license in a timely manner, and continuing to proactive as a licensee after license had expired:

Bell, Andrea "Andy" salesperson with Bushell & Company, in Sun Valley. Civil penalty fine of \$300.

Bridgewater, Joe C., salesperson with Bowen Associates Real Estate, in Middleton. Civil penalty fine of \$500.

Drinkard, Holly K., salesperson with Corey Barton Homes Sales & Marketing, Inc., in Meridian. Civil penalty fine of \$300 (second violation).

Gailey, Jeanette S., associate broker with ERA Advantage Realty, in Preston. Civil penalty fine of \$150.

Glovick, Donald L., associate broker with Twin Lakes Realty, in Rathdrum. Civil penalty fine of \$150.

Huffaker, Steven D., salesperson with Windermere/Coeur d'Alene Realty, Inc., in Coeur d'Alene. Civil penalty fine of \$300.

Miller, Donald E., designated broker with D. E. Miller, LTD, in Boise. Civil penalty fine of \$150.

Pennington, James "J.P.", salesperson with John L Scott – BOI, in Boise. Civil penalty fine of \$150.

Prugh, Jennifer J., salesperson with Sotheby's International Realty, in Jackson, WY. Civil penalty fine of \$300.

Thomson, Anita Dawn, designated broker Right Choice Properties, Inc., in Boise. Civil penalty fine of \$500.

Designated brokers issued a civil penalty fine for violation of sections 54-2038(3) and 54-2060, Idaho Code failure to adequately supervise by allowing an unlicensed person to represent the broker:

Andrews, Clayton C., designated broker with Sotheby's International Realty, in Jackson, WY. Civil penalty fine of \$300.

Bass, Robert R., designated broker with John L Scott - BOI, in Boise. Civil penalty fine of \$150.

Bowen, Dee L., designated broker with Bowen Associates Real Estate, in Middleton. Civil penalty fine of \$500.

Bushell, Geoffrey S., designated broker with Bushell & Company, in Sun Valley. Civil penalty fine of \$300.

Conger, Ronda Sue, designated broker with Corey Barton Homes Sales & Marketing, Inc., in Meridian. Civil penalty fine of \$150.

Cooper, Judith F., designated broker with Twin Lakes Realty, in Rathdrum. Civil penalty fine of \$150.

Harrison, Jay S., designated broker with ERA Advantage Realty, in Preston. Civil penalty fine of \$150.

Smock, Donald R., designated broker with Windermere/Coeur d'Alene Realty, Inc., in Coeur d'Alene. Civil penalty fine of \$300.

The following designated brokers have been issued citations for violations found during their audits:

Amburgy, Carol A., designated broker with Idaho Mountain Properties, Inc., in Donnelly.

Bitton, Ronald W., designated broker with Professional Realty Services, in Pocatello.

Caughlin, Diane Elaine, designated broker with Garden Valley Properties, in Garden Valley.

Clinton, Jr., Thomas L., designated broker with Teton Springs Realty, LLC in Victor.

Cook, Robert M., designated broker with Ace Realty of Nampa, in Nampa.

Corcoran, Karen L., designated broker with Re/Max By The Lake, in Coeur d'Alene.

Crawford, Robert D., designated broker with The Crawford Company Real Estate Services, in McCall.

Delucchi, Judy A., designated broker with Starhawk Realty – J x 3 Inc, in Sandpoint.

Fanning, William Michael, designated broker with Tomlinson Black Waterfront Division, in Spokane, WA.

Hall-Contreras, Lisa Olivia, designated broker with American Eagle Realty, in Mountain Home.

Hamilton, Robert L., designated

broker with All Star Western, in Coeur d'Alene.

Hellhake, Larry Joe, designated broker with Larry Hellhake Real Estate Services, in Eagle.

Hutchison, L. Thomas, designated broker with Payette River Realty, in Garden Valley.

Jones, Michael Bruce "Mike", designated broker with Keller Williams Realty Coeur d' Alene.

Kowallis, Douglas L., designated broker with NAI Kowallis & Mackey, LLC, in Boise.

Lyon, David Christopher, designated broker with Pro Realty Services, in Kuna.

Mills, Alan Dale, designated broker with Mill & Co Realty, in Middleton.

Morgan, William Edward, designated broker with William Morgan Real Estate, Inc., in Nampa.

Noah, Creed A., designated broker with Creed Noah Real Estate Company, in Cambridge.

Ocepek, Patricia Haney, designated broker with Real Estate Marketing, Inc., in Boise, Idaho.

Richard, Cyril K., designated broker with The Real Estate Company, in Jackson, Wyoming.

Rowland, Dewey M., designated broker with Columbia Village Realty, in Boise, Idaho.

Schneidmiller, Gary T., designated broker with Coldwell Banker Schneidmiller Realty, in Coeur d'Alene, Idaho.

Shoemaker, Shelly L., designated

broker with 5B Realty, in Hailey, Idaho

Simon, Bruce Gordon, designated broker with Prime Properties of Jackson Hole, LLC, in Wilson, Wyoming.

Stewart, Kathi P., designated broker with 1st Choice Properties, in Boise, Idaho.

Thompson, Donald W., designated broker with Thompson Land Company, in Victor, Idaho.

Thompson, William R., designated broker with Bill Thompson & Co., in Meridian, Idaho.

Uhlenhoff, Walter, designated broker with ATS Realty, in Boise, Idaho.

Whitaker, Joan D., designated broker with Rainbow Realty, in Island Park, Idaho

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In Memory

The Idaho Real Estate Commission extends our sympathies to the families of:

Vincent H Miedema, Boise

Bruce Robert Pickett, Sr., Donnelly

Jane Marie Dyrud, McCall

(38)

Supply Order Form

Commission Use Only
Receipt #
Mailed

Purchase Information

Real Estate publications that are listed as "free" can be ordered by mail, fax, phone, e-mail, or in person. Publications requiring payment must be ordered by mail or in person. Here's how to order:

- By Mail: Mail the completed form with the proper fee.
- By Fax: For free publications ONLY, fax the completed form to 208-334-2050.
- By Phone: For free publications ONLY, call our library at 208-334-3285 ext. 223 or 866-447-5411 ext. 223 toll free within Idaho.
- By e-mail: For free publications ONLY, e-mail jesama.rosensweig@irec.idaho.gov
- In Person: Bring this completed form to 633 N. 4th St., Boise

Acceptable Payment Methods:

- · Personal Check
- · Cashier's Check
- Money Order
- Cash (in person and only for exact amount)

Make checks payable to:

Idaho Real Estate Commission (IREC)

Attn: Library P.O. Box 83720 Boise, ID 83720-0077

Miscellaneous Information

- Prices are subject to change
- Orders received without sufficient payment will be returned
- All sales are final
- Allow 2-4 weeks for delivery
- Most publications & materials are available to download from the Commission's website at www.irec.idaho.gov

Refund Policy

Because of rising costs associated with issuing a refund, it is the policy of the Idaho Real Estate Commission to refund overpayments of under \$25 only if requested in writing within 30 days of the Commission's receipt of the overpayment.

Overpayments of \$25 or more will be automatically refunded to the licensee. There will be a \$15 fee assessed for each check returned to the Commission for insufficient funds.

PART A: Material Requested			Cost	Quantity	Subtotal
2004 License Law & Rules Book			\$1.88		
Aganay Layy In Idaha Brashura (25/pl/g	Chanish	1-4 pkg	\$5.94ea		
Agency Law In Idaho Brochure (25/pkg Revised Effective July 2004		5-9 pkg	\$4.46ea		
Revised Effective July 2004	English □	10+ pkg	\$2.97ea		
Business Conduct & Office Operations	correspondence course (No tax)		\$20.00		
		VHS	\$60.00		
C2004 Continuing Education Core tape	nuvehase	Audio Tape	\$60.00		
(Includes 1 copy of outline, but does NO	<u>purchase</u> .)T include exam)	Audio CD	\$60.00		
(includes 1 copy of outline, out does ive	of merade exam)	Video DVD	\$60.00		
		Outline	\$4.72		
Candidate Handbook			Free		
Guidelines: Guideline number/title			Free		
Investigative & Hearing Process Brochu	ire		Free		
License Manual			Free		
The Real Estatement			Free		
PART B: Shipping Information					
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What to Look For in Any Agreement for Agency Representation

Whatever type of representation you choose, your written Agency Representation Agreement should answer these questions:

- How will the brokerage be paid?
 - When will this Agreement expire?
- What happens when a transaction is completed?
- Can I cancel the Agreement, and if so, how?
- Can I work with other brokerages during the time of the Agreement? And what happens if I sell or buy on my
- Am I willing to allow this brokerage to represent me and the other party in the same transaction?

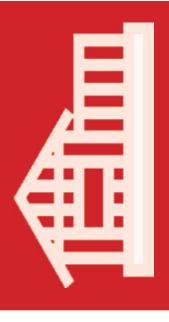
Costs associated with this publication are available from the Idaho Real Estate Commission in accordance with section 60-202, I.C.—6-1-04/150k/429.

If you have any questions about the information in this brochure, contact:

Idaho Real Estate Commission

633 N. 4th Street
P.O. Box 83720
Boise, ID 83720-0077
(208) 334-3285
Toll free in Idaho (866) 447-5411
Fax (208) 334-2050
TRS (800) 377-3529

www.idahorealestatecommission.com



AGENCY LAW

IN IDAHO

A real estate brokerage and its licensees can provide buyers and sellers valuable real estate services, whether in the form of basic customer services, or at a higher level by providing Agency Representation. The services you can expect will depend upon the legal relationship you define with the brokerage.

Effective July 1, 2004

Real Estate Licensees Are Not Inspectors

Even if you have a written agreement for agency representation, you should **not** expect the brokerage or its licensees to conduct an independent inspection of the property, or to independently verify any statement or representation made by any party to the transaction or other reasonably reliable sources (such as a licensed appraiser, home inspector, or the county assessors office). Real estate licensees are entitled to reasonably rely on the statements of their clients and other thirdparty sources. **If the condition of the property is important to you, you should hire an appropriate professional, such as a home inspector, surveyor, or engineer.**

Idaho Real Estate Brokerage Representation Act

The specific duties owed by the real estate brokerage and its licensees to a customer or client are defined by the "Idaho Real Estate Brokerage Representation Act," located at Idaho Code Section 54-2052, et seq.

When you sign a real estate Purchase and Sale Agreement, as a buyer or seller, you will be asked to confirm:

- (1) that this brochure was given to you, and that you have read and understand its contents; and
- (2) the agency relationship, if any, between you and the brokerage working with you.

Right Now, You Are A Customer

The law requires **all** real estate licensees to perform certain **basic duties** when dealing with **any** real estate buyer or seller. You can expect **any** real estate licensee you deal with to provide the following "customer-level" services:

- To perform necessary and customary acts to assist you in the purchase or sale of real estate;
 - To perform these acts in good faith and with reasonable
- To properly account for money or other property you place in his or her care; and
 - To disclose "adverse material facts" which are, or should be, within that licensee's knowledge. These include facts that would significantly affect the desirability or value of the property to a reasonable person, and facts that would indicate to a reasonable person that one of the parties cannot, or will not, complete his obligations under the contract. (Note: Idaho law exempts "psychological" impacts from this disclosure requirement. See Section 55-2701, Idaho

Unless or until you enter a written agreement with the brokerage for agency representation, you are considered a "Customer" of the brokerage, and the brokerage will not act as your agent. As a Customer, you should not expect the brokerage or its licensees to promote your best interest, or to keep your bargaining information confidential.

Whenever you speak to a licensee who represents a party on the other side of the

transaction, (e.g., you are seeking to buy the property, and the licensee represents the seller), you should assume that any information you provide will be shared with the other party.

You May Become A Client

If offered by the real estate brokerage, you may enter a written agreement for "Agency Representation," requiring that the brokerage and its licensees act as an "Agent" on your behalf and promote your best interests as their "Client." Idaho law authorizes three types of Agency Representation.

Single Agency

If you enter a written agreement for Agency Representation, you, as a Client, can expect the real estate brokerage to provide the following services, in addition to the basic duties and obligations required of all licensees:

- To perform the terms of your written agreement with skill and
- To promote your best interest, in good faith, honesty and fair dealing.
- If you are the seller, this includes seeking a buyer to purchase your property at a price and under terms and

conditions acceptable to you, and assisting in the negotiation thereof; and, upon your written request, asking for reasonable proof of a prospective buyer's financial ability to purchase your property;

Remember!

• *Ifyou are the buyer*, this includes seeking a property to purchase at an acceptable price, terms and conditions, and assisting in the negotiation thereof, and, when appropriate, advising you to obtain professional inspections of the property, or to seek appropriate tax, legal and other professional

Unless you enter a written agreement for Agency Representation.

you will NOT be epresented at all

advice or connect

 To maintain the confidentiality of specific client information, including bargaining information, even after the representation has ended.

Limited Dual Agency

to represent both you and the other party in a transaction. This interested in purchasing your property. When this occurs, it is the best interests of both parties, perform the terms of the written you may be asked to give written consent allowing the brokerage that represents you, the seller, also represents buyers who may be Most significantly, the buyer typically wants the property at the dual agent," the brokerage and its licensees cannot advocate on behalf of one client over the other, and cannot disclose necessary that the brokerage's representation duties be "limited" lowest price, while the seller wants top dollar. As a "limited confidential client information concerning price negotiations, terms or factors motivating the client/buyer to buy or the client/ seller to sell. However, the brokerage must otherwise promote At the time you enter an agreement for Agency Representation, "dual agency" situation can arise when, for example, the brokerage representation agreement with skill and care, and perform all other because a buyer and seller have built-in conflicts of interest. duties required by law.

Buyers and sellers alike often find it desirable to consent to limited dual agency: buyers do not want the brokerage to be restricted in the search for suitable properties, and sellers do not want the brokerage to be restricted in the search for suitable buyers. Thus, when all parties agree in writing, a brokerage may legally represent both the buyer and the seller in the same transaction, but only as a "**limited dual agent**."

Limited Dual Agency with Assigned Agents

In some situations, a brokerage that has obtained consent to represent both parties as a limited dual agent may assign individual licensees ("sales associates") to act solely on behalf of each party. (The brokerage must have an office policy that ensures client confidences are protected.) Where this is the case, the sales associate, or "assigned agent," is not limited by the brokerage's agency relationship with the other party, but instead has a duty to promote the best interest of the client that he or she is assigned to represent, including negotiating a price. The designated broker (the licensee who supervises the sales associates in the brokerage firm) remains a limited dual agent for both clients, and ensures the assigned agents fulfill their duties to their respective clients.



RECEIPT ACKNOWLEDGED

Your signature below indicates only the receipt of the Idaho Real Estate Commission's brochure titled "Agency Law in Idaho." Each brokerage shall keep a signed and dated record of a buyer or seller's receipt of the agency disclosure brochure. §54-2085

Date	Date
ature	ature
Signature	Signature

Course Schedules

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Specific information regarding education requirements for licensure can be found in the Idaho Real Estate License Manual and on the Commission's web site at www.idahorealestatecommission.com. TO REGISTER FOR A COURSE, YOU MUST CONTACT THE PROVIDER.

Course Dates	Approval#	Crs	Crs Course Title	Location	Provider	Conta	Contact Provider to Register:	Cost
Sales Preficense Correspondence	ES005N	45	Fundamentals of Real Estate (FINAN201) Module	lodule I	Uofl-ISO	(208)	(208) 885-6641	\$325
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2/7-14	ES001S PR001S	4 4 7 4	Sales Prelicense Module 1 Sales Prelicense Module 2	Boise Boise	Pioneer FOI	(208)	377-4300 327-0768	\$275
2/7-23	ာဟ	υ D	Prelicense	Boise			327-0768	\$300
2/8-15	S	2	Prelicense	Boise	IRES		685-6711	\$325
2/10-17	s c	נט נ	Prelicense I	Boise	AREC		377-9247	\$275
61-71,21-01/2	PK0018		Sales Prelicense Module Z	I WIN Falls		(208)	223-4733	4370
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2/21-25			Prelicense	Boise	EOI		327-0768	\$300
2/21-3/5			Prelicense	Boise	IRES		685-6711	\$300
2/22-3/10		2	Prelicense	Boise	IRES		685-6711	\$300
2/28-3/14	တ		Prelicense	Boise	EOI		327-0768	\$300
2/28-3/7	n o		Prelicense	Boise	IRES 18:		685-6711	\$325
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3/3-11		2	Prelicense	Post Falls	S		769-3444	\$265
3/7-22	'n	2	Prelicense	Boise	EOI		327-0768	\$300
3/7-24			Sales Prelicense Module 1	Boise	EOI		327-0768	\$300
3/7-14	S	45	Prelicense	Boise	Pioneer		377-4300	\$275
3/8-15		2	Prelicense	Boise	IRES	_	685-6711	\$322
3/10-26		2	Prelicense	Pocatello	ISU ISU		282-3372	\$215
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3/15-29) (f.) נכ	Prelicense	Boise			327-0768	8300
3/15-22	ာတ	, rò	Prelicense	Boise	Pioneer		377-4300	\$275
3/21	S		Prelicense	Nampa	BSU-WF		426-2578	\$275
3/21-25	S	2	Prelicense I	Boise	EOI	_	327-0768	\$300
3/23-4/1	ES001S	4 7 1		Lewiston	LCSC LCSC	_	792-2442	6
0/4-0-	000		Sales Prencense Module Z	Doise	5 L	(2007)	977-07.00	9200

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Contact Provider to Register: (208) 426-2578 (208) 327-0768 (208) 377-4300 (208) 377-4300 (208) 377-4300 (208) 377-9247 (208) 377-9247			(208) 377-9247 (208) 769-3444 (208) 327-0768 (208) 377-4300 (208) 377-9247 (208) 377-4300 (208) 377-4300 (208) 377-9247 (208) 377-9247 (208) 377-9247 (208) 377-9247 (208) 327-0768	(208) 885-6641 (208) 885-6641 (208) 327-0768 (208) 327-0768 (208) 327-0768 (208) 327-4300 (208) 223-4733 (208) 282-3372 (208) 377-4300 (208) 223-4733 (208) 223-4733 (208) 327-4300 (208) 327-4300 (208) 327-0768
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Course Dates 3/28-5/25 3/28-4/12 4/4-27, 5/2-11 4/4-11 4/5-28, 5/3-12 4/6-13	4/6-15 4/7-23 4/11-26 4/11-15	4/12-19 4/13-15,20-22 4/18-22 4/25-5/5 4/27-5/11 5/2-9	5/4-11 5/5-13 5/9-13 5/9-13 5/10-17 5/12-19 5/17-31, 6/2-23 5/31-6/7 6/1-8 6/1-9 6/1-9 6/8-15 6/3-17 8/20-24 Broker Prelicense	Correspondence Correspondence 2/8-12 2/10-11,17-18 2/28 3/3-4,10-11 3/15-18 3/28-31 4/7-8,14-15 4/25-28 4/26-29

February 2005

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Contact Provider to Register: (208) 223-4733 (208) 377-4300 (208) 327-0768 (208) 377-4300	35 \$15 (208) 376-0363				(208) 334-3285 (208) 377-4300 (208) 426-2578 (208) 769-3444 (208) 377-4300 (208) 426-2578	(800) 532-7649 (208) 334-3285 (800) 532-7649 (208) 376-0363	(800) 532-7649 (800) 532-7649 (800) 532-7649 (208) 769-3444 (425) 422-0411 (208) 769-9555 (208) 765-9555 (208) 327-0768 (208) 327-0768 (208) 322-0804 (208) 322-0804 (208) 342-3585 (425) 422-0411 (208) 377-4300
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Crs Course Title 30 Brokerage Management 30 Law 30 Brokerage Management 30 Brokerage Management	Continuing Education Core 2004Continuing Education Core 2004	Continuing Education Core	Continuing Education Core	Continuing Education Core	Continuing Education Core 2005 Continuing Education Core 2004	4 ADA & Fair Housing 4 Business Conduct & Office Operations 4 Consensual Dual Agency 6 Cracking the Code	Ethics in Real Estate (meets NAR req) Real Estate Math Tax Free Exchanges Real Estate Broker/Salesperson Liabilities Real Estate Broker/Salesperson Liabilities Subdivision Development and Financing Title Insurance and Closing Issues A Rational Overview of Mold Issues in Bldg Digital Pictures - Imagine the Possibilities GRI-Areas of R.E. Specialization Mod 1 of Title Insruance Revealed GRI-Areas of R.E. Specialization Mod 2 of GSubdivision Development and Financing Commission Meeting Commercial Real Estate-ListingProperties
Approval# C BM001S 3 LW001S 3 BM001S 3 BM001S 3	C2004-dl 4 C2004 4			C C C C C C C C C C C C C C C C C C C	C2005 C2004 C2004 C2004 C2004 C2004 C2004	E0030 4 BC001S 4 E0032 4 E0034 4	E0028 E0031 E0029 E0029 E0027 E0120 E0129 R1001S E0120 CM001S ProfLich E0080
Course Dates 5/13-14,20-21 5/23-26 6/7-9	OE Core video/audio Last Thu. of every	month 2/3 2/15	2723 2724 2726 2726	37.7 37.20 47.8 47.16 57.3 57.5	5/18 5/20 5/21 6/13 6/17	CE Elective Online Correspondence Online Last Fri. of every	month Online Online 2/3 2/3-4 2/4 2/7 2/7 2/1-8 2/9-10 2/10-11

Course Dates 2/23 2/24	Approval# OutState E0034		Course Title of State CE (54-2023[5e], I.C.) Cracking the Code	Location Ketchum Ketchum	Provider IAR IAR	Conta (208) (208)	Contact Provider to Register: (208) 342-3585 (208) 342-3585 (208) 342-3585	Cost \$50 \$50
2/25 2/25 2/25	BC001S E0129	4 4	& Office Operations hagine the Possibilities	Ketchum Twin Falls	IAR EOI		342-3585 327-0768	\$50 \$89
2/25	E0078 E0127	4 4	ommercial R.E. Sales	Ketchum Twin Falls	IAR		342-3585 327-0768	\$20 \$80 \$80
2/26	BC001S	4	erations	Boise	BSU-WF		426-2578	\$35
3/2	E0130	ლ ;		Boise	FATI		322-0804	\$30
3/3-4	E0120	16	Subdivision Development and Financing Digital Digital Digities	Boise		(425)	422-0411 327-0768	\$325
3/4	E0123 E0067	1 4	niagine the Fossibilities A. & Real Estate Agents	Post Falls	52		769-3444	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
3/5	E0071	4		Post Falls	NIC	(208)	769-3444	\$39
3/5, 2005	E0071	4 .		Post Falls	S		769-3444	\$25
3/10	E0129	4 4	s s	McCall		(208)	327-0768 422 0444	888 888 888 888 888 888 888 888 888 88
3/10	E0120 F0127	0 4	Subdivision Development and Financing The Power of Email Marketing	Nampa McCall			422-04 327-0768	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
3/17	CM001S	. ო		Boise	IREC		334-3285	\$0 \$0
3/19	BC001S	4		Boise	BSU-WF	(208)	426-2578	\$35
3/21	E0116	4 (ew of Mold Issues in Bldgs	Pocatello	Arch		765-9555	\$75
3/23	E0080	χ ζ	Commercial Real Estate-ListingProperties E	Boise	Pioneer	(208)	377-4300 342-3585	\$65
3/24-25	E0101	5 6	onment and Financing	Idalio Falls Twin Falls		(425)	342-3383 422-0411	\$325
3/4	E0129	4	s	Boise	EOI		327-0768	\$89
4/5	E0129	4	Imagine the Possibilities	Sandpoint	EOI		327-0768	\$89
4/5	E0127	4		Sandpoint	EOI		327-0768	888
4/8	E0057	4 4	ties	Post Falls	NIC SEL		769-3444	8330 100 100 100 100 100 100 100 100 100
4/10	BC0018	4 œ	Business Conduct & Unice Operations Commercial Real Estate-Listing Properties	Boise	BSO-WF Pioneer	(208)	420-2378 377-4300	9 9 9 7
4/20	E0130	ე ო		CDA	FATI		322-0804	\$30
4/21	CM001S	က		Boise	IREC		334-3285	\$0
2/2	E0067	4		Sandpoint	NIC		769-3444	\$39
5/2-6	R1001S	4.	£ 5	CDA	IAR		342-3585	\$200
5/6	E0066	4 4	Understanding & Using R.E. Contracts Sandpoi	Sandpoint	Z S	(208)	769-3444	\$ 36
5/17-18	E0110	7.5	Train the Trainer Workshop	Moscow Boise	IREC		334-3285) }
5/19	E0080	00	ies	Boise	Pioneer		377-4300	\$65
5/21	BC001S	4 (Office Operations	Boise	BSU-WF		426-2578	\$35
5/26	CMOUTS	η,	iting	Boise	IXEC.		334-3285))
5/27 6/9-10	E0128 F0101	4 6	R.E. Technology Module 1 - Org & Mgmt F Rookie RFAI TOR	Pocatello Boise	PRS	208)	234-4357 342-3585	\$20
6/16	E0080	· ∞	Estate-ListingProperties	Boise	Pioneer		377-4300	\$65
6/16	CM001S	က	ting	Boise	IREC	(208)	334-3285	\$0
6/18	BC001S	4	Business Conduct & Office Operations E	Boise	BSU-WF		426-2578	\$35
6/20	E0116	4		CDA	Arch	(208)	765-9555	\$75
		and te	Tees are subject to change. Check with PROVIDER for current information and	DEK TOT CULTELL	I Information and p	pricing .		;
Broker courses can also be used for continuing edi	an also be us	sed f	or continuing education elective credit. Be sure to check out the Commission's website for complete education	sure to check	out the Commis	sion's	s website for complete edu	ucation

Broker courses can also be used for continuing education elective credit. Be sure to check out the Commission's website for complete education More courses are scheduled according to demand. Be sure to check with the providers for additional courses.

February 2005



Offices with No Violations from May 1, 2004 through October 31, 2004

Office Audits Conducted: 118; Offices With No Violations: 33

Suzanne W Asay, Asay Real Estate LLC, Meridian Barton H Ballantyne, Barton H Ballantyne Real Estate, Boise Clark P Bilyeu, Bilyeu Properties Inc, Middleton James L Boyd, J L Boyd Company, Boise Alfred M Braun, Pacific Real Estate & Investment, Hayden Steve I Chattin, Vantage Real Estate, Boise Ronda Sue Conger, Corey Barton Homes Sales & Marketing Inc., Meridian

Steve L Cope, Keyco Real Estate, Nampa Helen A Cobler, United Realty, Inc, Boise Andy Enrico, Andy Enrico And Company Real Estate Inc, Boise

Connie Herbert, Silver Sage Realty, Inc., Hagerman Jack Homer Hill, Western Hills Realty, Burley Jon R Hunt, Arbor Haven Real Estate, Boise J David Hutchison, Hutchison Realty Inc, Boise Doris E Jenkins, Realty One Professionals Plus, Boise Rodney Leon Jenks, Century 21 Advantage (branch office), Pocatello

Clifton Earl Jensen, Jensen Real Estate, Hagerman

John P Knipe, Knipe Land Company Inc, Boise Teresa Kim Lebrecht, Gem Valley Real Estate Inc, Aberdeen Donald A McFarland, Re/Max West Results Inc, Boise John A McKellar, American Realty West, Inc., Driggs Frances Louise McNally, Real Estate of Jackson Hole, Jackson, WY

Keith William Pangborn, Sun Valley Group, Ltd, Ketchum Rodney C Panike, Select Properties LLC, Weiser Margaret Ettelene Robnett, Robnett Properties, Star Werner Rosenbaum, Re/Max Country Real Estate Inc, Pocatello

Steven H Satterfield, Satterfield Realty & Development Inc, Pocatello

Lee R Spradling, The Brokerage, Pocatello
Betty J Stappler, Desert High Real Estate, Marsing
Rhonda Ellen Stenersen, Rhonda Stenersen, Post Falls
Via Surmelis, A V West, Boise
Patricia J "Patty" Bell Thompson, Patry Bell & Company

Patricia J "Patty" Bell Thompson, Patty Bell & Company Realtors, Nampa

Jamie A Walker, Treasure Valley Properties Inc., Boise



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